



November 30, 2015

Creditor: AT&T  
Original Creditor: AT&T  
Account Number: 512086439133  
Amount of Debt: \$995.24  
Reference Number: 140056527

Original Balance: \$995.24  
Interest Accrued: \$0.00  
Non-interest Charges & Fees: \$0.00  
Payments: -\$0.00

YOU HAVE OPTIONS

NIEASHA THOMAS

Our records indicate that your balance with AT&T remains unpaid; therefore your account has been placed with ERC for collection efforts. We are willing to reduce your outstanding balance by offering discounted options.

- Option 1: Pay the settlement of \$298.57, please remit by January 04, 2016.
- Option 2: Pay the settlement of \$348.33, payable in 2 monthly payments of \$174.17.
- Option 3: Pay the settlement of \$398.10, payable in 3 monthly payments of \$132.70.

We are not obligated to renew this offer.

This letter serves as notification that your delinquent account may be reported to the national credit bureaus.

Unless you dispute the validity of the debt, or any portion thereof, within thirty (30) days after your receipt of this notice, the debt will be assumed to be valid by us.



View statements, pay your balance, and manage your account online at [www.payerc.com](http://www.payerc.com).



Telephone: (800) 474-0210 Toll Free. All calls are recorded and may be monitored for training purposes.



Send correspondence to: ERC, P.O. Box 57610, Jacksonville, FL 32241



Office Hours (Eastern Time): Mon-Thurs: 8:00 am-11:00pm, Fri: 8:00 am-10:00 pm, Sat: 8:00 am-8:00 pm

0-B-5891-Pv6



This is an attempt to collect a debt. Any information obtained will be used for that purpose.

NOTICE - SEE REVERSE SIDE FOR IMPORTANT NOTICES AND CONSUMER RIGHTS

Please do not send correspondence to this address.

P.O. BOX 1259, Dept 98696  
Oaks, PA 19456



November 30, 2015



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IF PAYING BY CREDIT OR DEBIT CARD, FILL OUT BELOW OR IF PAYING BY CHECK OR MONEY ORDER PLEASE REMIT TO ADDRESS BELOW.		
<input type="checkbox"/> VISA	<input type="checkbox"/> MasterCard	BILLING ZIP
CARD NUMBER		
SIGNATURE		EXP. DATE
REFERENCE NUMBER 140056527	AMOUNT OF DEBT \$995.24	AMOUNT PAID \$



NIEASHA THOMAS  
4 ANDREA CT  
RIVERHEAD NY 11901-1511

120703 - 2251

ERC  
P.O. Box 23870  
Jacksonville, FL 32241-3870



